

Certificate Number: 06501-PAE-DE-035679375

Bankruptcy Case Number: 21-10893



06501-PAE-DE-035679375

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on May 17, 2021, at 4:13 o'clock PM CDT, Joseph Klinger completed a course on personal financial management given by internet by Arbor Investments LTD., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 17, 2021 By: /s/Carlo Skrupa

Name: Carlo Skrupa

Title: Program Manager